

# Checks & Balances

April 2009

## INVEST IN AMERICA. 2009 Is the Year for an Auto Loan!

With automakers struggling and consumer demand at a low, 2009 could be the year of the bargain for new and used cars. Companies are offering a host of incentives to lure buyers and combat low consumer confidence. If you are ready to buy, increase your bargaining power by having a pre-approved auto loan from the credit union. 1st Choice Credit Union has money to lend to qualified members.

**Your rate could be as  
low as 5% APR\*!**

Apply online at  
[www.1stchoicecu.org](http://www.1stchoicecu.org) and  
receive a free gift.



## Looking for a Loan? The Credit Union Has Money to Lend.

1st Choice Credit Union is ready to serve your financial needs. If you need a loan, whether it is a car loan, mortgage loan, or personal loan, come to the credit union first. While many financial institutions are cutting back on their lending, we are still able to make loans to qualified members.

We offer low rates, convenient terms, and personal service. Complete a loan application at your convenience online at [www.1stchoicecu.org](http://www.1stchoicecu.org). For more information, call the credit union at (404)-832-5800, or visit 315 Auburn Avenue, N.E., Atlanta, GA.

## 1st Choice Credit Union is Going



Going Green is not only good for the planet, but it is also a good way to give to the Henry W. Grady Health System Foundation. For every member who signs up and switches to eStatements from now until April 30, 2009, 1st Choice Credit Union will donate \$1 per member to the Grady Foundation, up to \$1,500.

### What is an eStatement?

It is a document that you can view online with your end-of-the-month account information. Go to [www.1stchoicecu.org](http://www.1stchoicecu.org), click on the eStatements tab on our home page and follow the prompts.

**Don't wait, join us and go green!**

## National Credit Union Youth Week

Join us this year as we celebrate National Credit Union Youth Week from April 19 - 25. **Receive a free gift when you make a deposit to any Savasaurus Account\* between April 19th - 25th.** For more information, contact 1st Choice Credit Union at (404) 616-4027.

*\*One free gift per account while supplies last.*

Our Auburn Office will be closed on May 8th due to the Sweet Auburn Festival. Please visit our Grady Office from 7:15 a.m. to 4:00 p.m.

\*Annual Percentage Rate.

Don't forget, if you signed up for eStatements you will no longer receive a paper statement in the mail!

Congratulations to Imead Belle for being named 1st Choice Credit Union's Employee of the Year.



**1st Choice Credit Union**  
Web Address: [www.1stchoicecu.org](http://www.1stchoicecu.org)

315 Auburn Ave NE  
Atlanta, GA 30303  
(404) 832-5800  
Fax: (404) 607-8252  
8:30 a.m. – 4:00 p.m.

Grady Hospital (2nd Floor)  
80 Jesse Hill, Jr. Drive  
Atlanta, GA 30303  
(404) 616-4027  
Fax: (404) 616-6259  
7:15 a.m. – 4:00 p.m.  
7:15 a.m. – 6:00 p.m.  
(paydays only)

**Board Members**  
James Wright, Sr.- Chairman  
Marlene Cooper Stiggers  
James Reed, Jr.  
Eddie Cheung  
Calvin Cook  
Dr. Cyril Spann  
Paresh Patel  
Brenda Tookes  
Howard Mosley

### Identity Theft Prevention

The old saying, "An ounce of prevention is worth a pound of cure," is certainly true when it comes to identity theft. The cost of recovering your good credit and settling fraudulent debt can be time consuming and expensive.

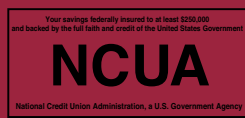
A few simple steps can greatly reduce your chance of thieves stealing your identity:



Your credit union or other legitimate financial institution will never call or e-mail you and ask for personal information or account numbers.

- When you mail your bills from home, you are literally raising a red flag to thieves. Take them directly to the post office to avoid someone taking your personal information and account numbers.
- Examine your statements carefully for unauthorized transactions every month.
- Shred all documents containing your account numbers, Social Security number, credit card numbers, etc.
- Never give out your Social Security number, account numbers or other sensitive information over the phone unless you initiate the call.

- Limit the information you print on your checks. Consider substituting your initials for your first name. Don't print your phone number on your checks. If you have a P. O. Box, use that address on your checks rather than your home address.
- Consider picking up your new checks in person.
- Check your credit report regularly. All three major credit bureaus are required to provide you with one free copy per year. You can order your free credit report by visiting the Web site [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling (877) 322-8228.



**Holiday Closing**  
Memorial Day      May 25

### IMPORTANT NOTICE

**Hospital Branch Office**  
**Change in Operating Hours**  
**Effective April 1, 2009**  
**Our Operating Hours Are:**  
**Monday-Friday: 7:15 a.m. - 4:00 p.m.**  
**Grady Pay Days 7:15 a.m. – 5:00 p.m.**

**Effective April 1, 2009 our loan application fee is \$25.**

### FACT ACT NOTICE

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

**FREE MONEY**

M. Nixon has been randomly awarded \$25 from 1st Choice Credit Union. Check each issue of our newsletter to see if you are the next Free Money winner!